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PATENT

In the United States Patent and Trademark Office

Applicant: LENT, et al

Application No.: 09/185,878

Filed: November 3, 1998

Title: METHOD AND APPARATUS FOR
A VERIFIABLE ON LINE REJECTION OF
AN APPLICANT FOR CREDIT

Applicant's Ref: NEXTP002

Examiner: John W. Hayes

Group Art Unit:

Date: November 1, 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on November 4, 2002.

Signed: _____

Pat Tate

Pat Tate

INFORMATION DISCLOSURE STATEMENT

BEFORE MAILING DATE OF EITHER A FINAL ACTION OR

NOTICE OF ALLOWANCE (37 CFR 1.97(c))

Assistant Commissioner for Patents
Washington, DC 20231

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GROUP 3600

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these citations of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

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Attorney Docket No. NEXTP002

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this national application or the date of entry of the national stage as set forth in §1.491 in an international application, whichever event occurred last, but it is believed, before the mailing date of either (1) a final action under §1.113 or (2) a notice of allowance under §1.311, whichever occurs first.

Accompanying this Information Disclosure Statement is the fee set forth in 37 CFR 1.17(p) for submission of an information disclosure statement under §1.97(c). (\$180.00).

If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP002).

Respectfully submitted,



William J. James
Registration No. 40,661

VAN PELT & YI LLP
4906 El Camino Real, Suite 205
Los Altos, CA 94022
Telephone: (650) 903-3500